

b18
02/09

United States Bankruptcy Court
Southern District of California
Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Telephone: 619-557-5620
Website: www.casb.uscourts.gov
Hours: 9:00am-4:00pm Monday-Friday

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years,
including married, maiden, trade, and address):

Satin Sharee Klitzke

13560 Comuna Drive
Poway, CA 92064

Case number: 09-04833-PB7

Chapter: 7

Judge Peter W. Bowie

Social Security No.: xxx-xx-4370

Debtor Aliases: Satin Klitzke-Smith;Satin Chambers

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 7/20/09

By order of the court:

Barry K. Lander
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0974-3
Case: 09-04833

User: admin
Form ID: bl8

Page 1 of 2
Total Noticed: 44

Date Rcvd: Jul 21, 2009

The following entities were noticed by first class mail on Jul 23, 2009.

db +Satin Sharee Klitzke, 13560 Comuna Drive, Poway, CA 92064-4641
aty +Richard L. Stevenson, 7670 Opportunity Road, Ste. 230, San Diego, CA 92111-2265
smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210,
San Diego, CA 92108-4424
smg +Dun & Bradstreet, Attn: Public Records, Maryanne Bachert, 899 Eaton Ave.,
Bethlehem, PA 18025-0025
smg +Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880,
Sacramento, CA 94280-0001
smg +State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279-0001
11808678 Accounts Receivable Mgmt, PO Box 129, Thorofare, NJ 08086-0129
11808679 +Alliance One Receivables Mgmt, 1160 Centre Point Dr., Ste. 1, Saint Paul, MN 55120-1270
11808684 ChexSystems, Attn: Consumer Relations, 7805 Hudson Rd, Ste. 100, Saint Paul, MN 55125-1703
11808685 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241
11808686 Citi-Shell, Shell Card Center, PO Box 689151, Des Moines, IA 50368-9151
11808687 +Creditors Interchange, 80 Holtz Drive, Buffalo, NY 14225-1470
11808688 +Department Stores Nat'l Bank, PO Box 8066, Mason, OH 45040-8066
11808689 +Elisa Ballard, 14142 Palisades Drive, Poway, CA 92064-3840
11808690 Encore Receivable Managment, 400 N. Rogers Rd, PO Box 3330, Olathe, KS 66063-3330
11808691 Equifax, PO Box 740256, Atlanta, GA 30374-0256
11808692 Experian, PO Box 9554, Allen, TX 75013-9554
11808694 +GC Services LP, Collection Agency Division, 6330 Gulfton, Houston, TX 77081-1108
11808697 HSBC-Reward Zone Program, Mastercard, PO Box 80045, Salinas, CA 93912-0045
11808696 Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100
11808701 +North Shore Agency, Inc., 270 Spagnoli Road, Melville, NY 11747-3516
11808702 Omni Credit Services of FL, PO Box 23381, Tampa, FL 33623-3381
11808703 People Magazine, Customer Service, PO Box 6001, Tampa, FL 33660-0001
11808704 +Ryan A. Smith, 14 Featherwood, Irvine, CA 92612-2328
11808705 San Diego County Credit Union, PO Box 269040, San Diego, CA 92196-9040
11808706 +Shedrick O Davis III, JP Morgan Chase, 300 S. Grand Ave., 4th Floor,
Los Angeles, CA 90071-3109
11808707 +Telecheck Services, 5251 Westheimer, Houston, TX 77056-5499
11808708 TransUnion, PO Box 2000, Crum Lynne, PA 19022-2002
11808709 United Recovery Systems, PO Box 722929, Houston, TX 77272-2929
11808710 Usa Fed Credit Union, P.O. Box 26339, San Diego, CA 92196-0339

The following entities were noticed by electronic transmission on Jul 22, 2009.

tr EDI: QJLKENNEDY.COM Jul 21 2009 21:58:00 James L. Kennedy, PO Box 28459,
San Diego, CA 92198-0459
smg EDI: CALTAX.COM Jul 21 2009 21:58:00 Franchise Tax Board, Attn: Bankruptcy,
P.O. Box 2952, Sacramento, CA 95812-2952
smg E-mail/Text: ustp.region15@usdoj.gov Office of the U.S. Trustee,
402 West Broadway, Ste. 600, San Diego, CA 92101-8511
ust E-mail/Text: ustp.region15@usdoj.gov United States Trustee,
Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511
11808679 +EDI: ALLIANCEONE.COM Jul 21 2009 21:58:00 Alliance One Receivables Mgmt,
1160 Centre Point Dr., Ste. 1, Saint Paul, MN 55120-1270
11808680 EDI: AMEREXPR.COM Jul 21 2009 21:58:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
11808681 EDI: BANKAMER.COM Jul 21 2009 21:58:00 Bank Of America, PO Box 15726,
Wilmington, DE 19850-5726
11808682 EDI: CAPITALONE.COM Jul 21 2009 21:58:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
11808683 EDI: CHASE.COM Jul 21 2009 21:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
11808685 +EDI: CITICORP.COM Jul 21 2009 21:58:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
11808693 EDI: CALTAX.COM Jul 21 2009 21:58:00 Franchise Tax Board, Bankruptcy Unit,
Sacramento, CA 95812-2952
11808695 +EDI: RMSC.COM Jul 21 2009 21:58:00 GE Money Bank, Attn: Bankruptcy Dept., PO Box 103104,
Roswell, GA 30076-9104
11808699 EDI: IRS.COM Jul 21 2009 21:58:00 Internal Revenue Service, Cent. Insolvency Operations,
PO Box 21126, Philadelphia, PA 19114-0326
11808698 EDI: IRS.COM Jul 21 2009 21:58:00 Internal Revenue Service, Insolvency Group 1,
880 Front Street, San Diego, CA 92101-7776
11808700 +E-mail/Text: bnc@nordstrom.com Nordstrom FSB, Po Box 13589,
Scottsdale, AZ 85267-3589
11808711 EDI: WFNNB.COM Jul 21 2009 21:58:00 WFNNB, Attn: Bankruptcy Dept., PO Box 182125,
Columbus, OH 43218-2125

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

ust United States Trustee Office

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0974-3
Case: 09-04833

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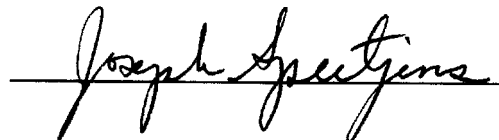
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.